

Caption in Compliance with D.N.J. LBR 9004-1(b)

Warren Brumel, Esq. WB3626
Attorney for Debtor(s)
PO Box 181
Keyport, NJ 07735
732-264-3400
wbrumel@keyportlaw.com

In Re:

ELY F. VALLE
CRISPINA T. VALLE

Case No.: 13-13429
Judge: SLM
Chapter: 13

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor in this case opposes the following (**choose one**):

1. ☐ Motion for Relief from the Automatic Stay filed by _____, creditor,

A hearing has been scheduled for _____, at _____.

☒ Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for 01/10/2018, at 9:00.

☐ Certification of Default filed by _____,

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons (**choose one**):

☐ Payments have been made in the amount of \$ _____, but have not been accounted for. Documentation in support is attached.

☐ Payments have not been made for the following reasons and debtor proposes repayment as follows (**explain your answer**):

☒ Other (**explain your answer**):

Preliminary approval for a mortgage loan modification was recently granted by the mortgagee (see attached), which re-amortizes the arrearage claim thereby allowing the case to conclude.

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: 12/14/2017

/s/ Crispina T. Valle
Debtor's Signature

Date: _____

Debtor's Signature

NOTES:

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.



P.O. Box 619097
Dallas, TX 75261

Call 1-877-782-7612
for Immediate Assistance.

52732691.85.2

ELY VALLE
CRISPINA VALLE
1622 EDMUND TER
UNION NJ 07083

November 30, 2017

Loan #:
Property Address: 1622 EDMUND TERR
UNION NJ 07083

Dear Ely Valle & Crispina Valle:

Congratulations! You are approved to enter into a Trial Period Plan under the Flex Modification Program. This is the *first* step in the process toward qualifying for a **permanent** loan modification. It is important that you read this information in its entirety so you completely understand the actions you need to take to successfully complete the Trial Period Plan to permanently modify your mortgage.

To Accept this Offer

You must contact us at 1-877-782-7612 or in writing at Mr. Cooper, P.O. Box 619097, Dallas, TX 75261, by no later than 14 calendar days from the date of this letter to indicate your intent to accept this offer. In addition, you must make your first Trial Period Plan payment by 1/1/2018.

To Stop the Foreclosure Process (Suspension of Foreclosure)

In order for us to delay referring your mortgage to foreclosure, or to suspend foreclosure proceedings if the loan has been referred to foreclosure:

- You must contact us at 1-877-782-7612 or in writing at Mr. Cooper, P.O. Box 619097, Dallas, TX 75261-9741, by no later than 14 calendar days from the date of this letter to indicate your intent to accept this offer.
- You may also make your first Trial Period Plan payment by no later than 14 calendar days from the date of this letter, which is **earlier than the schedule due date** described below, in order for us to stop the foreclosure process.

What you need to do...

To accept this offer, you must make the new monthly "trial period payments" in place of the normal monthly mortgage payment. Please send the **new** monthly trial period payments, according to the schedule below. *In addition, it's important to know that your new trial period payments must include escrow for property taxes and homeowners insurance. Your payments may increase to reflect this escrow amount.*

Trial Period Plan

1st payment: \$1,308.97 due 1/1/2018
2nd payment: \$1,308.97 due 2/1/2018
3rd payment: \$1,308.97 due 3/1/2018

1-877-782-7612
P.O. Box 650783
DALLAS, TX 75265-0783
Mr. Cooper

Mr. Cooper is simply a new brand name for Nationstar Mortgage LLC. Nationstar Mortgage LLC is doing business as Nationstar Mortgage LLC d/b/a Mr. Cooper. Mr. Cooper is a service mark of Nationstar Mortgage LLC. All rights reserved.

Nationstar Mortgage LLC d/b/a Mr. Cooper is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you are currently in bankruptcy or have received a discharge in bankruptcy, this communication is not an attempt to collect a debt from you personally to the extent that it is included in your bankruptcy or has been discharged, but is provided for informational purposes only.



After all trial payments are made on time and you have submitted all the required documents, your mortgage will then be reviewed to be permanently modified (the existing loan and loan requirements remain in full force and effect and unchanged during the trial period). If each trial payment is not received by Mr. Cooper in the month in which it is due, this offer will be terminated and your loan will not be modified under the Flex Modification program.

If you have any questions or if you cannot afford the trial period payments shown above but want to remain in your home, or if you have decided to leave your home but still want to avoid foreclosure, your Dedicated Loan Specialist is Chase Jones and can be reached at (866)-316-2432 EXT. 8949945, Monday through Friday, between 8:00 a.m. and 7:00 p.m. (CT), and Saturday, between 8:00 a.m. and 12:00 p.m. (CT) or via mail at Mr. Cooper LLC, P.O. Box 619097, Dallas, TX 75261-9741, or email us at customerrelations@mrcooper.com. Visit us on the web at www.mrcooper.com for more information.

If you have questions about the Home Affordable Modification, call the Homeowner's HOPE™ Hotline at 1-888-995-HOPE (4673). This Hotline can help with questions about the program and offers access to free HUD-certified counseling services in English and Spanish. You can also visit www.HUD.gov for additional information.

To help streamline the process and avoid delays, we proudly offer eSign. eSign will allow you to receive and sign documents electronically. Please contact the Dedicated Loan Specialist for more details.

For additional information, visit www.mrcooper.com

Sincerely,

Mr. Cooper
Foreclosure Prevention Department